

# Automatic Voter Registration and Private Renters

A report for the UK Democracy Fund

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Dan Wilson Craw & Tilly Smith Generation Rent



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Dan Wilson Craw & Tilly Smith, Generation Rent

### Summary

Private renters are one of the least enfranchised groups in British society, with low levels of voter registration arising from frequent moves.

The introduction of Automatic Voter Registration (AVR), supplemented by assisted voter registration would make a huge difference to registration levels for private renters and make it easier for the majority to stay on the electoral roll when they move home.

Through this new research, Generation Rent finds that, of 9.41m private renters over the age of 16 in England and Wales at the 2021 Census, 8.53m (91%) were in a household likely to interact with the council for Council Tax, HMRC for self-assessment tax returns, DVLA for driving licences or the DWP for Universal Credit, State Pension or other meanstested benefits. In contrast, under the current system, only 66% of private renters in England and 73% in Wales are on the electoral register, according to the Electoral Commission.

Our survey indicates most people interacting with these state institutions will update their address when they move, and a system of AVR would share this data with Electoral Registration Officers and allow the register to be updated with no further action from the citizen.

A focus group of renters has indicated broad support for AVR as reducing the confusion and stress many renters can experience when they move home.

Automatic Voter Registration has the potential to empower millions more renters at election time, particularly renters who receive benefits and, our polling finds, are less likely to be on the electoral roll. However, there is a minority of renters who don't have interaction with the state when moving home so need greater attention. As well as the introduction of AVR, this report proposes assisted voter registration measures for:

- Educational institutions to reach the estimated 453,000 full-time students who won't otherwise interact with the state;
- Banks and GPs, with whom citizens are most likely to update their address when they move;
- Councils to prompt other members of a recently updated household to update their registration.

For the estimated 423,000 private renters who have no interaction with the council or other state body, whether directly or through a household member, councils will need to make use of the new private rented property database, which will help to identify homes where there are likely to be new arrivals. Once much of the registration process is automated, officers will have more capacity to target resources at these properties.

This report highlights the points of engagement these renters do have with institutions which could support an automated and assisted registration system, such as banks, GP surgeries and energy providers. We propose this and other recommendations to better enable some of the most marginalised renters to register and vote.

## Background

#### Private renter voter registration and turnout

Voter turnout in UK elections, be they local, regional or national, has been in slow decline for decades. Peaking at 84% in 1950, voter turnout had steadily reduced to 68% in the 2019 General Election, before dropping significantly to 60% in the 2024 General Election.

Time will tell if the 60% voter turnout in the 2024 General Election will be a new, long-term low, but it has raised significant concerns surrounding the legitimacy of UK elections, and it is renters in particular who opted out of exercising their right to vote in the last election. Analysis by the <u>Institute for Public Policy Research (IPPR)</u> found that the gap in turnout between homeowners and renters grew by nearly a quarter between the 2017 and 2024 elections, to 19 percentage points.

Voter registration remains a continual obstacle to voter turnout, and, once again, it is renters who have been most excluded from registering. Generation Rent analysis of Census and electoral register data from December 2022 estimates that of the 2.3m people missing from the electoral register entirely, more than 1 million were private renters. We can expect this to be lower in an election period when people are more likely to register, prompted by an electoral event. For example, we estimated that at the 2019 General Election, around 500,000 private renters were missing from the electoral register, out of 1.07m voters in total.

Crucially, our analysis found that areas with large numbers of shared houses (also known as Houses in Multiple Occupation, or HMOs) tended to see larger falls in voter registration between 2019 and 2022. Prevalence of HMOs in an area had a stronger relationship with registration rates than prevalence of private renters generally, or even students.

These figures are just part of the broader picture, with the <u>Electoral Commission</u> <u>reporting in 2023</u> that up to 8 million people were not correctly on the register. This would account for incorrect registrations and those who had moved home and not updated their registration.

Regular moves are a major barrier for private renters in keeping their voter registration up to date. The <u>evaluation report of our 2024 General Election</u> voter registration project cited English Housing Survey figures that 37% of renters move home more than once within the typical 5-year general election cycle. Our own polling for the same report revealed that 45% of renters moved to a new local authority area in their last homemove, which meant they would need to re-register with a different Electoral Registration Office, increasing the likelihood that these voters 'dropped off the register' entirely.

Another barrier we identified through our campaigning was the series of administrative hurdles to registering to vote. Although our campaign demonstrated the effectiveness of different methods to reach renters and persuade them to register, we concluded that these approaches will remain limited for a number of reasons. For campaigners, gathering the information needed to distribute relevant materials and to engage with private renters is an extremely time- and resource-intensive process, in itself. The frequent moves of private renters compound this issue, as hard-sought address information gathering can quickly become out of date. For Electoral Registration Officers (EROs), various systemic factors mean that private renters are especially invisible to their local authority, compared to other tenures, especially social tenants. Therefore, exploring new opportunities and changes to policy would boost renter voter registration – namely, implementing Automatic Voter Registration.

The government has announced that they are committed to improving voter registration. We believe not only that private renters should be a key focus of this work, but that the introduction of Automatic Voter Registration (AVR) would unlock entire new avenues for boosting voter registration and electoral turnout across the country.

Our vision for AVR is a system where everyone with the right to vote is automatically registered when they interact with certain government bodies and organisations, unless they choose to opt out. Instead of requiring individuals to actively register, the government body securely transfers the necessary information to local authorities.

Automatic Voter Registration would enable the Electoral Registration Officer to register people to vote, without them having to make an application. The ERO would then write to the individual, to inform them that they had been added to the register, giving them confirmation of their registration and giving them the opportunity to make any corrections needed. This would take place at any point in the year, reducing the workload placed onto electoral staff in the run-up to elections.

For example, when an individual updates their new address with His Majesty's Revenue and Customs (HMRC), the government body would automatically contact the relevant local authority keep them on the electoral register at their relocated home. This could offer a solution to prevent renters from dropping off the voter register during their statistically frequent moves.

#### Why do regular moves disenfranchise renters?

For many people, especially those who are settled in their own home for the long term, home moves can become a distant memory. Unwanted home moves, forced on renters through evictions, even more so. It is therefore important to consider the physical and mental toll, as well as the administrative and logistical pressures, that regular moves have on a person's right to vote.

Generation Rent estimates that the cost of an unwanted move is about £2,216. This includes the cost of moving, finding a deposit, paying for a month of rent on two properties, and storage fees.



It is important to note, therefore, that a move, especially an unwanted one, often leaves a substantial, sometimes devastating, financial toll on renters, not to mention a mental, psychological and emotional one as well. It is with this mindset that renters are then expected to proactively register to vote at their new address.

The process of registering after seeing an online advert encouraging them to register includes the following, as broken down by the <u>UK Democracy Fund:</u>

- First, they need to notice it and choose to engage with it after spending, on average, just 1.7 seconds with it
- Then, they need to feel motivated to click through to the gov.uk site *likely on their phone, as 81.5% of Facebook users exclusively access the site by mobile app*
- Next, they need to complete the registration form this takes about 3-5 minutes, and they'll need to know their national insurance number
- Finally, if they're not already registered, they become a new registrant numbers vary over time but just this is 35-55% of people completing the registration form, with the remaining already registered, ineligible, or with errors in their application.

This is a substantial administrative task, which must be performed amidst a move, which, beyond the process of unpacking boxes and organising a new home, is coupled alongside a multitude of other admin tasks including updating your address to a large number of institutions – employer, bank, GP surgery, child(ren)'s school(s), local council, internet and energy providers, and Government agencies such as the DWP for any benefits received.

Moreover, people with more than one home <u>are often able</u> to register at both addresses, meaning that it is comparatively much easier for them to remain on the voter register – especially compared to renters who routinely experience home insecurity. This creates a power imbalance, enfranchising those with multiple properties while disenfranchising private renters.

# Introduction to this project

From Generation Rent's perspective, it is important to understand to what extent broad AVR as set out above will meet the needs of private renters. In fact, given the substantial registration gap between renters and homeowners, the success of AVR relies heavily on its ability to reach through to all tenants.

The integration of state institutions' systems with the electoral roll, through AVR, will only be successful insofar as eligible voters update their addresses with those institutions. It will only be when a person reconnects with a government body after a move when they are automatically placed back onto the register at their new address. Up until this moment, their details will be temporarily inaccurate.

An important development to anticipate is the government's manifesto promise of enfranchising 16- and 17-year-olds for all UK elections. A successfully implemented AVR system must proactively include these young cohorts, who are about to enter the electoral register for the first time.

23% of households with children rent privately, higher than the overall population, meaning that 16- and 17-year-olds are especially likely to live in private rental, compared to older people.

This makes it yet more important to actively include privately rented homes within AVR in order for it to successfully enfranchise on a large scale.

A key mechanism would be to automatically register 16- and 17-year-olds when they initially receive their National Insurance number. However, once they move to live independently, as many young people do once they reach adulthood, AVR must work to re-enfranchise them at their new addresses throughout their lives. AVR has the capability therefore, not only to initially franchise 16- and 17-year-olds, but to keep them registered across their lives.

# How can an automated registration system be transformational for renter voting?

There are several state institutions with whom renters will have a good reason to update their address when they move, and will therefore be important conduits for data to support AVR:

- Department for Work and Pensions (DWP) around one in three private renters receives a social security contribution towards their rent, through either Universal Credit or Housing Benefit
- HMRC Self-employed renters will typically need to update their address with HMRC as part of the self-assessment tax return process, as will people in receipt of Child Benefit
- Local authority private renters who pay Council Tax directly to the council
- Driver and Vehicle Licensing Agency drivers (of any tenure) are legally required to update their address with the DVLA when they move

These four institutions are likely to interact with most private renters. However, there will be some renters who do not claim benefits, are not self-employed or otherwise economically inactive, do not drive, and do not pay Council Tax directly to the council. We note that there are nearly 1 million Commonwealth citizens in England over the age of 18, who are eligible to vote at general elections. We estimate that 55% are living in the private rented sector, including 77,000 Indian citizens, 28,000 Nigerian citizens and 25,000 Pakistani citizens. Many of these people will not be eligible for public funds including Child Benefit or Universal Credit so will be less likely to interact with DWP or HMRC, and therefore less likely to be covered by AVR.

This project seeks to estimate how many renters would benefit from the introduction of AVR using state access to address data to automatically update the electoral roll, but also how many may slip through the cracks of an AVR system. For the latter group, we identify institutions they do engage with and identify other routes for automatic or assisted registration. We have taken several approaches to answer these questions:

- Analysing Census data for England and Wales
- Analysing DWP and English Housing Survey data
- Survey of renters to better understand behaviour around moving home and interaction with the state
- Focus group of renters to explore the issues in greater depth

# Public data analysis: Quantifying renters with low levels of regular engagement with key Government databases

The Census 2021 recorded 5.05m households and 9.41m people aged 16 and over living in private rented homes in England and Wales. We obtained a dataset that broke this down by economic status, access to a car or van, and whether the household is considered "deprived in the housing dimension".

Deprivation in the housing dimension is a statistical indicator which means that the household either has no central heating, is overcrowded or in a shared dwelling (or combinations thereof). Shared dwellings in particular are more likely to pay Council Tax as part of the rent, with the landlord having the relationship with the council, so new occupants have no visibility to the council.

Furthermore, it may be reasonable to consider members of overcrowded households to be less likely to be visible to councils for the purposes of AVR for numerous additional reasons. A lack of a stable address, often for multiple families living at the same address, means that council communication may not reach the intended recipient. Some may also avoid updating their address due to housing insecurity. Moreover, overcrowding is especially common amongst migrant communities and people who do not speak English as a first language, making it difficult for those living in overcrowded homes to interact with the council.

While it would be helpful to be able to break down numbers of renters in shared dwellings and overcrowded homes by tenure, economic status and vehicle availability, this level of data is unavailable so we are treating deprivation in the housing dimension as a proxy for private renters with limited visibility to local authorities.

Following enquiries, ONS has advised us that of 719,000 private renter households deprived in the housing dimension, at least 310,000 were in shared dwellings. Roughly 300,000 were overcrowded and 120,000 had no central heating but many households will have more than one of these characteristics. Unfortunately, we have been unable to carry out further analysis that may provide clearer estimates within this population.

#### Renters likely to be readily captured by AVR using Government databases

Through Census analysis, we have identified renters who are likely to be easily captured by AVR out of the 9.41m individuals in the private renter sector:

Group	Number of private renters
Self-employed – Likely to interact with HMRC shortly after moving home. <sup>[1]</sup>	1.04m
Unemployed and seeking work – Likely to interact with the DWP after moving home.	392,000
Long-term sick or disabled – Likely to interact with the DWP after moving home.	347,000
Retired – Likely to interact with the DWP after moving home.	566,000
At least one car or van in the household - Likely to interact with the DVLA after moving home.	4.79m
Not deprived in the housing dimension – Likely to interact with their local council after moving home. [2,3]	7.66m
Full-time students – Whilst not included in AVR, could be easily captured by Assisted Voter Registration through their educational institution.	1.18m

<sup>[1]</sup> Census 2021 custom dataset obtained via ONS website, with individuals in England and Wales broken down by tenure, economic status, presence of car or van in household and whether household is deprived in the housing dimension.

<sup>[2]</sup> These households are single occupiers, couples or families who usually pay Council Tax direct to the council, making it more likely that they would be visible to EROs. Arrangements where landlords pay the Council Tax and add it to the rent are generally where there is more than one household in the property, i.e. HMOs.

<sup>[3] 1.74</sup>m individuals were in households considered deprived in the housing dimension. As a proportion of total private renters, this is close to the 20% who previously indicated to us via Opinium polling that they did not pay Council Tax direct to their council. This gives us some additional assurance that deprivation in the housing dimension is an appropriate proxy measure.

As we set out below, we estimate that 423,000 private renters had none of the above characteristics, meaning approximately 9.0m private renters would have some interaction with at least one institution involved in AVR or assisted voter registration, either directly or through another member of their household.

This large number of private renters easily captured by AVR demonstrates the huge potential that such a system has for effectively enfranchising the renter population.

It is important to note that, despite the high inclusion rate AVR will bring, some groups are at risk of being missed by the new system and are likely to be most at risk of being unregistered.

#### Renters where extra steps will be required

We have identified a cohort of renters who we consider 'at risk' of being excluded from basic-level AVR. The system we propose is one which utilises additional opportunities to ensure that all potential voters are included, including those we have identified as 'at risk'.

These are people who do not usually or regularly engage with government bodies or their local government. The figure is the total number of private renters who:

- Do not regularly interact with the Department of Work and Pensions (DWP);
- Do not have access to a vehicle, and so are unlikely to interact with the Driver and Vehicle Licensing Agency (DVLA); and
- Are in a household deprived in the housing dimension so are less likely to be visible to the council through Council Tax.

Our analysis of 2021 Census figures reveals that there was a total of 423,000 private renters in England and Wales who had all of these characteristics and therefore we have identified as being 'at risk'.

This is likely to be an overestimate as there will be employees who are receiving Universal Credit and thus will have interaction with DWP.

There are also 453,000 full-time students in the private rented sector with no vehicle. In theory they have an institution and its assisted registration system as a 'backstop'.

#### **Analysing DWP and English Housing Survey data**

DWP figures indicate that out of the 5.05m private renter households in England and Wales, 1.93m were receiving either Universal Credit or Housing Benefit in March 2021. <sup>[4]</sup> Just 767,000 heads of households were recorded by the Census as either unemployed, long-term sick or disabled, or retired, indicating the large number of employed renters who are also relying on social security. While this represents 38% of private renters, most such households are likely to be interacting with other parts of the state, such as Council Tax, so won't bring down the number of at-risk voters by much.

We have sought to estimate the number of people who are likely to be living in HMOs and receiving housing support.

The government-commissioned English Housing Survey (EHS) records whether respondents are a "lone person sharing with other lone persons" and if they receive housing support, and other means-tested or disability related benefits. In 2022-23, the EHS estimated that there were 456,000 lone persons living with other lone persons, i.e. living in HMOs.<sup>[5]</sup> Most private renters under the age of 35 are only entitled to the Shared Accommodation rate of Local Housing Allowance, which covers only a room in a shared house.

A Freedom of Information request to the DWP revealed that approximately 100,000 people were entitled to the Shared Accommodation Rate in March 2024, down from 200,000 in March 2021.

Not all people entitled to the Shared Accommodation Rate will live in an HMO – some will be in their own self-contained accommodation and topping up rent with their other income. But this figure indicates that around one fifth of HMO tenants will interact with the DWP and thereby be covered by an AVR system.

However, that still leaves more than 350,000 individuals at risk of slipping through the cracks, equivalent to 4% of the private renter population.

In order for AVR to be implemented successfully, it must be designed to accommodate these people, who do not regularly engage with government bodies and local authorities.

# Areas of greatest concern

Using the categories outlined above, we have identified local authority areas with the highest proportion of renters most likely to be 'at risk' of being excluded by Automatic Voter Registration.<sup>[6]</sup>

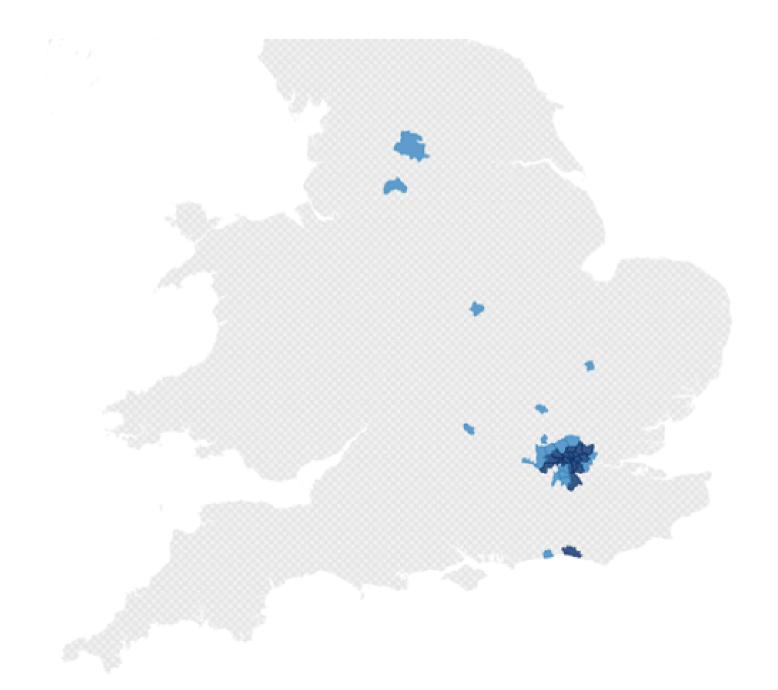
Most of the hotspots are located in London. This is where one fifth of England's private renters live, and a greater proportion of them are in shared housing so should evidently be a key focus of AVR implementation. However, it is also vital that people outside London are not excluded, and so we have provided breakdowns of areas of most concern in and outside of London.

#### Top 10 in London:

- 1 City of London 19%
- A Haringey 17%
- **3** Tower Hamlets 16%
- **4** Brent 16%
- **( 5 )** Camden 15%
- **6** Westminster 15%
- **7** Lambeth 15%
- **8** Hackney 15%
- 9 Hammersmith and Fulham 14%
- **( 10 )** Newham 14%

#### **Top 10 outside London:**

- 1 Brighton & Hove 11%
- (2) Leicester 9%
- **3** Watford 9%
- **4** Luton 8%
- **5** Slough 8%
- **6** Reading 7%
- **7** Worthing 7%
- 8 Cambridge 6%
- **9** Oxford 6%
- **10**) Bradford 6%



**Image:** Geographic locations of the top 40 areas with the highest proportion of privately rented homes are considered 'at risk' of being excluded from AVR.

#### Key:



Top 40-21 – % of private renters 'at risk' of slipping through cracks

# Snapshot survey

#### **Methodology and rationale**

Generation Rent ran a survey with groups likely to benefit most from Automatic Voter Registration. This included renters, but also people living with family members or friends as adults, lodgers and those living in temporary accommodation. These groups face frequent moves, whether of their own choice or subject to evictions, and are required to register for their vote more often than the wider population.

In total, 103 people across Britain made submissions to the survey between 11 February and 4 March 2025.

#### **Key findings**



#### Implementing AVR using government bodies and departments is effective

Who did you contact about your address the last time you moved?

	%
Your bank or building society	84
Your General Practice (GP)	73
Your local council	68
Your gas/electric provider	66
Your broadband provider	62
The water company	57
Your mobile phone provider	55
Your TV licence	51
The Driver and Vehicle Licensing Agency (DVLA)	47
His Majesty's Revenue and Customs (HMRC)	45
Your insurance provider	4
The Post Office (to redirect your mail)	38
The Department for Work and Pensions	38
Other	6
None of the above	5

#### Other:

- Charities, supermarket accounts
- Dentists
- Opticians
- Other cards and services
- Student Loans Company



Government departments and local authorities were, evidently, effective mediums through which AVR can, and should, be implemented.

Over two thirds (68%) of participants to the survey stated that they had contacted their local council to update their address the last time they moved.

The DVLA and HMRC were the most cited government departments that participants had contacted about their new address, with 47% and 45% indicating this respectively.

These figures rise significantly when looking at groups you would expect to engage with these government bodies. 68% of participants who had a driving licence (provisional or full) stated that they had contacted the DVLA after their latest move, with this rising to 78% of people who actively drove. Moreover, 70% of people who claimed Universal Credit or Housing benefits had also contacted the DWP after their last move.

This means that even if DVLA and DWP data is fed into the AVR system, 20-30% of people who we do not consider at-risk may also slip through the cracks. This is a minority, but solutions should also be explored to ascertain how to capture these potential voters. Specifically, exploring mechanisms by which service providers can also work to make AVR even more effective.

# 2 Utilising government departments and authorities is effective, but there are still gaps

Although a high proportion of survey respondents indicated that they had engaged with at least one government department or their local authority, service providers and non-government organisations were significantly more commonly cited. The most commonly selection option was their bank or building society, with 84% of people indicating that they had contacted them during their last move. This was followed by 73% of people contacting their GP, 66% their gas/ electric provider, 62% their broadband provider,

57% their water company, 55% their mobile provider, 51% the TV Licence, 44% their insurance provider, and 38% the Post Office. We included an "Other" option which also elicited "Student Loans Company" from one respondent.

8% of the participants to the survey had not engaged with any government department listed or their local council, nor did they indicate another government body or authority that they had contacted about their new address. This cohort would therefore rely entirely on non-government services, such as their GP, their bank, or their energy provider, to be enfranchised by AVR.

Concerningly, however 5% of respondents were unable to identify a single service provider or organisation of those listed, nor were they able to state another option. This presents significant challenges when implementing Automatic Voter Registration for these people which must be addressed.

Once again, 5% is a tiny minority of people, though would represent around 470,000 of the private renter population. A system able to capture 95% of a population, which AVR can do when fully implemented, is extremely effective. However, it is something to acknowledge and consider when exploring how to work towards universal voter registration. Indeed, such explorations would be especially possible under an AVR system, which would increase capacity of EROs for more bespoke engagement, by freeing resource from the current canvass process.

# 3

# There is only a short period of time before private renters start to fall off the electoral roll after registering

	Were you registered to vote in the last election?	Are you registered to vote now?
Yes	94	89
No	4	4
Unsure	2	7

Participants to the survey stated overwhelmingly that they had registered to vote at the last election, which at the time of the survey would have been the 2024 General Election, with 94% indicating this.

This is higher than the average population as well as private renters generally, who are more than twice as likely not to be registered to vote as the population as a whole.

Generation Rent's analysis of Census and electoral register data estimates that of the 2.3m people missing from the electoral register entirely (as opposed to be inaccurately registered), more than 1 million are private renters. Therefore, the cohort surveyed appear to be more actively engaged in voter registration than people generally.

Despite being such a democratically engaged cohort of people, the proportion of survey respondents who were registered to vote at the time of completing the survey had already dropped by five percentage points since the last election, shrinking to 89%. This may indicate the impact of regular moves renters experience, even only about seven months after the 2024 General Election. However, the main increase has been among the "unsure", indicating that it is not clear what happens to one's registration status in the aftermath of an election.

English Housing Survey figures indicate 37% of renters move home more than once within the typical 5-year general election cycle. Our polling also revealed that 45% of renters moved to a new local authority area in their last home-move, which means they would need to re-register with a different ERO, increasing the likelihood that these voters 'drop off the register' entirely.

We note that passport applications are <u>one example cited</u> of the state using existing functions to update the electoral register under AVR, but given that passports are only renewed every ten years, this will not capture frequent moves of renters.



#### A significant proportion of renters are cut off from their local council

As previously mentioned in finding 2, 68% of respondents to the survey had contacted their local council after their last move, this does however imply that around a third (32%) do not do this.

How do you pay your Council Tax?

	%
Directly to my local council	68
Not applicable – I do not pay Council Tax	15
Through my landlord	10
Through a family member	3
Through a housemate	2
Via another way	1
Unsure	1

Participants were also asked how they paid their Council Tax. Over two thirds (68%) of survey participants stated that they paid their Council Tax directly, with a further 15% stating that they did not pay the tax.

One in ten however paid their Council Tax through their landlord, 3% through a family member, 2% through a housemate and 1% via another way. This means that, while the majority of participants were likely to engage with their local councils across moving periods, around 16% of participants were effectively cut off from their local councils via Council Tax.

Furthermore, when excluding participants who indicated that they had not contacted their local council in their last move, only 44% of participants indicated that they paid the tax directly to their council, whereas 25% stated that they paid it directly to their landlord. A successfully implemented AVR system must therefore go beyond local authorities and involve other government bodies and departments.

# 5

#### There is high overlap between benefits support, but not a total overlap

Participants in the survey were especially likely to claim other benefits, if they also claimed Universal Credit (UC) or Housing Benefits (HB).

Do you receive any of the following?

	Overall %	Don't claim HB or UC	Do claim HB or UC
Personal Independence Payment (PIP)	17	10	30
Pension Credit	8	3	17
Income support	5	4	7
Carers' allowance	5	1	13
Winter Fuel Payments	4	0	13
Jobseekers' allowance	2	1	3
Other	6	4	10
None of the above	59	72	30

72% of participants who did not claim UC or HB also did not claim any of the benefits stated in the list, nor did they identify another benefit they received. This drops significantly to just 30% of people who did claim UC or HB. There is therefore a high overlap of people receiving Universal Credit or Housing Benefits as well as other forms of benefits to support them.

Moreover, participants were also asked if they claimed Child Benefit. Only 4% of respondents who did not claim UC or HB claimed Child Benefit, compared to 7% of those who did claim UC or HB.

However, this overlap is not total, and some participants evidently claim certain benefits, whilst not also receiving those which directly address hosing costs, UC or HB. The high overlap is positive, in that, in many cases, numerous government departments and subsections of departments will all be in contact with one person or household, giving them numerous opportunities to automatically sign them up to the register. However, it is vital that AVR is implemented thoroughly so that even if only one government department, or one sub-section of a department, is able to reliably automatically register claimants to vote, they are still captured.



# Emails remain the most popular form of communication, even over newer technology

Rank in order the methods of communication you prefer organisations you deal with, or buy services from, to use:

Rank	Method	Average
1	Emails	1.37
2	Letters	2.82
3	Texts (SMS)	3.09
4	Phone calls	3.64
5	Social media messages	4.89
6	App notifications	5.19

Emails were the significant favourite for the survey participants, averaging at 1.37 on the list of six options. Letters were second place (2.82) followed by text messages (3.09).

#### Roundtable

Seven private renters took part in a roundtable to further investigate the findings of the survey.

Speaker 1

Rented their flat for about two years, on their own in Buckinghamshire.

Speaker 2

Rents a bungalow in Wiltshire by themselves for about 17 months.

Speaker 3

A lodger living in Lewisham for two years.

Speaker 4

Rents a home in Somerset on their own for about 16 months.

Speaker 5

Lived in Bermondsey with their family for about 10 months.

Speaker 6

Based in Suffolk, living in an ex-hotel turned into a rental, for about two years.



A renter from Wales.

#### Motivations behind registering to vote

All participants were registered to vote at the time of the focus group. Many explained that this was tied into the importance of voting and democracy generally.



"I'm registered to vote; I've always been relatively politically engaged. I think that, as a woman, it's important to vote. I always do it, every time I move."



"I'm registered to vote... I've made it a point because it's a very volatile, political time and it's very important. I think we're seeing the beginnings of voter suppression in this country, the extra requirements voter ID and the rest of it."

Some participants pointed more to the practical implication of registering to vote for their credit rating.



"Yes [I am registered] but only to improve my credit rating."



"I've always been registered to vote... I'm well aware of how relatively recently women have been allowed the privilege of voting, but it doesn't seem like it would make a difference, so although I'm always registered to vote, it's only because it's good for my credit rating."

It is important to note, that while homeowners receive a healthy boost to their credit rating upon paying their mortgages, private renters do not have an improvement to their credit score simply for paying their rent. This perhaps puts a greater impetus on some renters registering to vote to improve their credit score.

However, when we tested messages designed to encourage renters to register to vote in 2024, messages around credit score improvement failed to motivate renters we spoke to. The value of this to renters' motivations is therefore likely to be mixed.

#### Issues with voter registration during moves

Significant issues were highlighted by a number of the participants in keeping their voter registration updated amidst repeated moves, which private renters are especially vulnerable to.



"There was a period of time where after I moved, the tenancy came to an end, I had to do sofa surfing for a bit, to save up for a new deposit. Because deposits are ridiculous. At the time I didn't realise you could register to vote when you are sofa surfing, and that's only something I've subsequently found out because there was no information about it at the time."

Speaker 3 also went on to explain how their name, which is Arabic in origin, was repeatedly misspelled by local authorities when they moved to a new area.



"I remember really distinctly, this was probably my worst experience, when I moved into Islington and after I'd settled in after a month I thought 'I should register to vote' it took me three months, and then having to go to the council in person... If it had not been such a point of principle that I needed to register to vote there's no way I would have done that."

Speaker 7 also explained issues they had experienced registering to vote as a renter:



"I was temporarily homeless after an eviction, and I found it impossible to register to vote, simply because they demanded a postal address, and none of my documents had the right address on it, so I couldn't use my driver's licence, I couldn't use any bills... It didn't get resolved until I was housed."

Speaker 7 also went on to detail how registering to vote had directly led to them being made homeless again:



"When I was in a temporary house, the council departments connected to each other and rang the fire department where I was living, and they had a really bad fire assessment. And the people running the place, which was obviously off the book, ended up being like 'ok none of you can live here'. So, registering to vote actually made me homeless for a second time in six months."

Outside of her experiences in being made homeless, moves generally had caused issues in her being able to exercise her right to vote:



"It was whilst moving, in a year where I was actually supporting an election candidate to run for a seat. So, I had a postal vote because I would be very busy on the day... I had to move in that period, and my postal vote crossed over and it went to the wrong address, so I lost my vote that year."

Speaker 6 discussed the difficulties in registering to vote while living in a House of Multiple Occupancy (HMO):



"I have found it difficult with the [local] authorities. It's not that they're unwilling, but it's just their systems are not fit for purpose. They can't get their bureaucratic heads around Houses of Multiple Occupation. When I came here, they were sending one letter to the whole building [which had 15 people living in it]."

Speaker 4 meanwhile expressed a positive experience with her local council:



"Every time I move, I do automatically receive a council form, asking who's there [in the home]."

#### Regularity of notifying service providers and organisations of new address

Participants in the focus group often expressed difficulties in keeping their records with various service providers, government bodies and other organisations, amidst repeated moves.



"Recently I've been updating those things, being quite on top of it, but when I was younger, it's like every year you're moving, I never did."

Speaker 7 explained that unwanted and unexpected moves, in particular, made it difficult to keep their records up to date:



"A lot of it depends on the circumstances in which you move. I moved once to escape a relationship; in that situation I didn't update anything because I just didn't have the headspace. And then in other situations, when I faced an eviction, and then six months later another eviction, I didn't do it in those circumstances either, because I needed to meet my immediate needs first. But if I was in a planned move then I would absolutely do it."

#### Feedback on Automatic Voter Registration

Finally, participants were invited to provide their insights into the implementation of Automatic Voter Registration.

Speaker 3 was very positive about the policy, saying:



"I think for me it would make it a lot better just because. I've never had name issues and stuff with other bodies, so if I knew that I've registered with the GP, and that's also my voter registration done, and I don't have to worry about it, that would be useful. I think as long as they send something to confirm it."

Several participants also expressed concerns with a such a policy being mandatory, especially surrounding the open register.



"I think in terms of convenience, great. If there was something that followed you every time you moved or if things were linked up a little bit more. But also, on the flip side of that, I think it's something that you should be able to opt out of. Because some people move for different reasons, for domestic violence for example, should be able to opt out of it."



"I think it's important that people should be able to opt-out of being on the visible voter registration list, people do need to protect their security for various reasons. But in general terms, automatic voter registration, I like the idea of a presumption to vote, not a presumption to be excluded unless you've been excluded and have to jump through X number of hoops. Which, automatically, at each hoop you lose a certain number of people."

The implementation of AVR was also discussed as a concern. For example:



"I also think that the system is a good idea in theory, but it would depend on how well it works in practice. Because when you register to vote, it's supposed to be reported to the credit reference agencies to improve our credit rating. I registered the week before I moved into my property... And it took over a year for it to update on my credit rating. It kept saying that I hadn't registered to vote, even though I'd voted in the election."

#### Wider issues to reflect on: Proving identity during elections

A number of the participants expressed difficulties in being able to prove their identity to vote on election days.



"I voted in the last election, I took my polling card, but they almost didn't find my address, because I'm in a big block of flats, where I live."

Speaker 1 went on to explain that they had close family members who had been unable to acquire a valid form of ID to vote in the last election:



"They can't afford to buy a passport or get a provisional. I know that you can sign up and get temporary ID, but I think lots of people are hesitant to do that... If I had been living with my mum, sofa surfing, I probably wouldn't have registered to vote there because she would probably think it would harm her benefits in some way. So, I would have lost my right to vote, which would have been upsetting to me."

There was some confusion amongst the participants as to whether photo ID had to include the address they were currently living at to be valid and allow the person to vote in elections. Although photo ID (such as a driving licence) does not require a person's current address to be valid to cast a vote, some expressed issues in communicating this to polling station staff.



"The address doesn't need to be on your driver's licence. But you are reliant on the people who are at the voter registration knowing that, and that's the issue. Because you can explain things to people, but if they don't know, unless you have a phone and you're quite savvy with technology and you can pull it up and you can show them [it's difficult to prove you can vote]."



"I was fortunate because I had changed my provisional address, so I had an address that matched. But I knew some people that didn't because they had moved closer to the time. They were lucky in that they were able to take that and their housing contract, and it was my understanding that, that was down to the discretion of the person at the time."

#### Conclusion

There is significant evidence pointing towards the fact that Automatic Voter Registration would be a powerful way of enfranchising private renters, specifically by keeping them on the voter register across multiple moves of address.

With approximately 8 million private renters in England and Wales identified in this research as readily capturable through the implementation of AVR – using government bodies such as HMRC, the DWP and the DVLA to facilitate it – the evidence for such a system is clear. In addition, more than 1 million students could be reached through assisted voter registration carried out by their institution.

Moreover, in order for it to be implemented as effectively as possible, it is important to recognise the limitations of AVR, and to ensure that no one slips through the cracks, supplement it through the use of assisted registration. This would include the utilisation of a range of bodies and organisations to create a truly comprehensive system – government bodies, local and regional authorities and service providers, both public and private.

We should acknowledge that introducing AVR would have a significant effect on the registration rates of lower income voters who are in receipt of benefits. Opinium polling we commissioned in summer 2024 found that while 88% of working private renters were registered to vote, this fell to 80% of non-working private renters. The use of DWP data in AVR will make a significant difference for the representation of lower income households. It is important that, not only should it also be entirely optional and adhere closely to data protection rules, it must also be communicated clearly, so as not to cause distrust of the automatic system.

However, for private renters in HMOs, who are more likely to move frequently and less likely to be registered, barriers will remain even within an AVR system that draws upon data held by national state institutions and local authorities. We estimate that 423,000 private renters will have no reason to contact DWP, HMRC, DVLA or the local council when they move into a new home.

We also need to recognise that even among those voters who drive or receive social security, for example, a sizeable minority of between 22 and 32% will not update their address. In addition, the act of one member of a household updating their address does not mean that other members of the household will have their registration updated without a further mechanism to prompt this.

We have found it is much more common for tenants to update their bank and their GP when they move. It will therefore be important for these interfaces to be integrated with the electoral registration system, allowing for data sharing where possible, but at the very least prompt users to opt in to having their data shared. Utilities, mobile phone providers and the Student Loans Company should also be part of this system.

Even once we account for the wider range of services, we still find that 5% of people do not update their address with any organisation after moving home. In this case, it will still be possible for councils to target resources at addresses they identify as being underregistered. The establishment of the private rented property database will help with this, by identifying homes that are rented and whose occupants are unlikely to be visible to the council already through the Council Tax system.

We did not ask about use of online retailers, but this is perhaps one of the most widespread uses of individuals' addresses and where renters are getting items delivered to their home, this represents another opportunity to capture new addresses.



Image: Ketut Subiyanto, Pexels

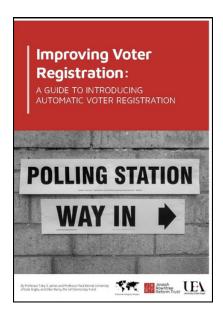
#### Recommendations

In light of these findings, as part of the development of AVR, the government must:

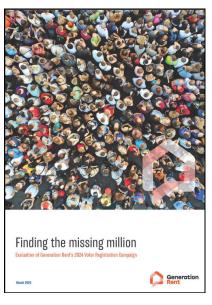
- Begin consulting with its own departmental leads, regional and local authorities and service providers to develop a strategy around improving voter registration and turnout with renters, with a particular focus on AVR and assisted registration.
- Implement Automatic Voter Registration through the use of Government departments and local authorities wherever citizens are updating their address when they move home. This would reach about 90% of private renter households and capture around three quarters of potential voters who actively update their address, keeping them on the voter register across moves throughout their lives.
- Establish a mechanism to prompt other members of the citizen's household to update their registration once an address change has led to an updated registration via AVR.
- Automatically register all 16-year-olds to vote using their National Insurance number, once 16- and 17-year-olds are enfranchised.
- Explore the implementation of assisted registration amongst full-time students, through their educational institution.
- Begin a conversation with banks and other private sector and public sector providers of services at an individual level to establish appropriate data sharing arrangements or nudges to support voter registration when customers and users update address details.
- Develop a protocol with relevant parts of the NHS to share patient address data with the electoral registration system.
- 8 Consider whether major online retailers are an appropriate channel for voter registration nudges.
- Develop guidance for electoral registration teams to work with private rented sector teams within local government to use the new database to identify private rented homes at risk of under-registration and make contact with the occupants.
- Open a public consultation surrounding the implementation of AVR and assisted registration with the stated aim of improving voter registration and turnout, thereby strengthening the legitimacy of the UK's elections.
- (11) Abolish the Open Register, to enhance voters' privacy and reduce security risks.

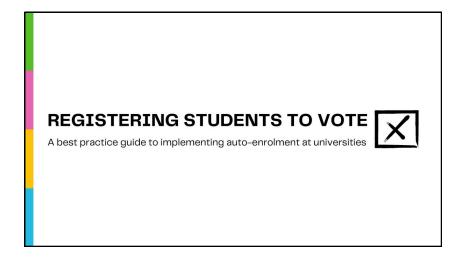
#### Further information

- Guidance on implementing Automatic and Assisted Registration by Professors Toby James and Paul Bernal can be found <u>here</u> with further research available <u>here</u>.
- <u>Guidance</u> on auto-enrolment for university students
- Read more about the demographic drivers of renters' voting habits here.
- Read the Generation Rent full report into the 2024 Generation Rent voter <u>registration</u> <u>campaign here</u>.
- Read the 2023 Generation Rent full report on renter <u>voter registration here</u>.



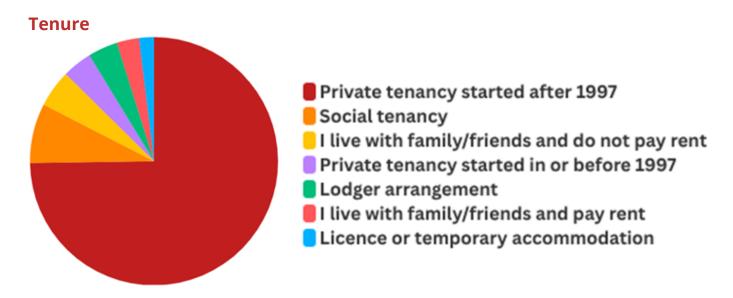








# Appendix 1: Full survey - Demographics

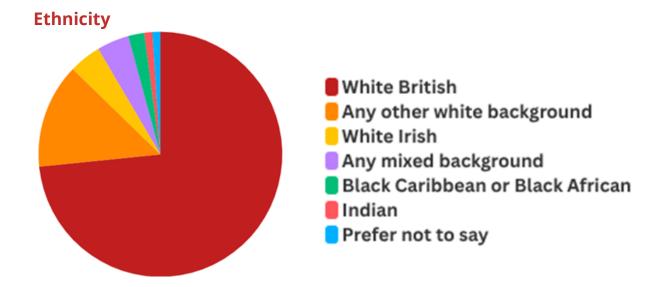


Three quarters of respondents to the survey were private tenants in a tenancy which had started after 1997, a further 4% occupied private tenancies which had started before 1997. Almost all private tenancies that have started since 1997 are assured shorthold tenancies which come with less security of tenure and so see tenants move more frequently. Private tenancies that started before 1997 have more security of tenure. This cut-off is a standard part of our survey questions.

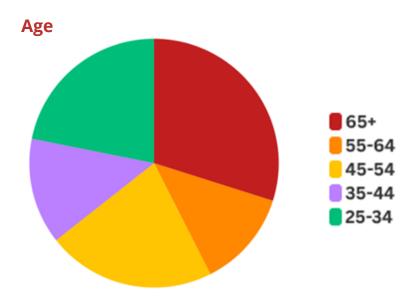
8% of the respondents were on social tenancies, 5% lived with families or friends without paying rent, 4% as a lodger, 3% lived with family and friends and did pay rent. Finally, 2% of respondents lived with a licence or in temporary accommodation.



Almost two thirds (64%) of respondents identified as female, 32% as male and 4% as non-binary.

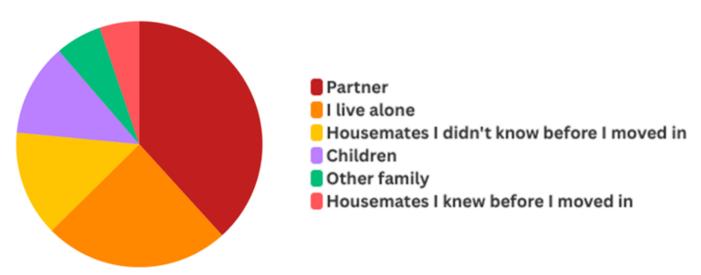


73% of respondents identified as white British, 14% as 'any other white background', 4% as white Irish, 4% as 'any mixed race, 2% as Black African or Black Caribbean, 1% as Indian, meanwhile 1% preferred not to say. This is under-representative of the general ethnic minority population, and especially so of the private renter ethnic minority population. Implicitly, this suggests added barriers involved in engaging with minoritised and racialised communities, but it is something which should be analysed further in future research.



30% of respondents were aged 65 years or older, 13% between 55 and 64, 22% between 45 and 54, 14% between 35 and 44, and 22% aged between 18 and 25.

#### Who do you live with?



43% of respondents lived with a partner, 27% lived alone, 16% with housemates they did not know when they moved in (usually house shares), 14% with children, 7% with other family, and 6% with housemates they knew before moving in.

# Appendix 2: Full survey questions

#### **Section 1: Registration and voting patterns**

Q1. Were you registered to vote at the last election?

	%
Yes	94
No	4
Unsure	2

Participants to the survey stated overwhelmingly that they had registered to vote at the last election, which at the time of the survey would have been the 2024 General Election, with 94% indicating this.

This is likely to be higher than the average population as well as private renters generally, who are more than twice as likely not to be registered to vote as the population as a whole. Generation Rent's analysis of Census and electoral register data estimates that of the 2.3m people missing from the electoral register entirely, more than 1 million are private renters. Therefore, the cohort surveyed appear to be more actively engaged in voter registration than people generally.

#### Q2. Did you vote at the last election?

	%
Yes	86
No	14

The proportion of survey participants who voted in the last election is significantly higher than the general population, with voter turnout in the 2024 General Election being 60%. Meanwhile, according to the Institute for Public Policy Research, areas with low home ownership populations saw significantly lower turnout rates, with only 50% of registered voters turning out to vote in the last election in constituencies where only a third own their home. This drops even lower to 37% when analysing all constituents of voting age.

Therefore, the group surveyed appear not only to be more engaged with voter registration, but also more likely to exercise their democratic right to vote, at least in their most recent election.

#### Q3. Are you registered to vote now?

	%
Yes	89
No	4
Unsure	7

### Q4. Do you remember when you last registered to vote?

	%
After moving home	65
Around the time of a previous election	11
After the 2024 General Election was called	9
When you were looking to improve your credit score	4
When a friend or family member prompted you	1
When a political party or campaign organisation prompted you	1
Can't remember	8

## Section 2: Government bodies and organisations engaged with

## Q5. Do you drive?

	%
No, and I don't have a driving licence	33
No, but I have a driving licence (full or provisional)	22
Yes	45

### Q6. Do you receive Universal Credit or Housing Benefit?

	%
Yes, Housing Benefit (HB)	11
Yes, Universal Credit (UC)	19
No	68
Unsure	2

# Q7. Do you receive any of the following?

	%	Don't have HB or UC
Personal Independence Payment (PIP)	17	10
Pension Credit	8	3
Income Support	5	4
Carers' Allowance	5	1
Winter Fuel Payments	4	0
Jobseekers' Allowance	2	1
Other	6	4
None of the above	59	72

# Q8. Do you receive Child Benefit?

	%
No	67
Not applicable, I do not have children	27
Yes	6

## Q9. How do you pay your Council Tax?

	%
Directly to my local council	68
Not applicable – I do not pay Council Tax	15
Through my landlord	10
Through a family member	3
Through a housemate	2
Via another way	1
Unsure	1

# Q10. Who did you contact about your address last time you moved?

	%
Your bank or building society	84
Your General Practice (GP)	73
Your local council	68
Your gas/electric provider	66
Your broadband provider	62
The water company	57
Your mobile phone provider	55
Your TV licence	51
The Driver and Vehicle Licensing Agency (DVLA)	47
His Majesty's Revenue and Customs (HMRC)	45

## Q10. Who did you contact about your address last time you moved? (Continued)

	%
Your insurance provider	4
The Post Office (to redirect your mail)	38
The Department for Work and Pensions	38
Other	6
None of the above	5

# Q11. Rank in order the methods of communication you prefer organisations you deal with, or buy services from, to use:

Rank	Method	Average
1	Emails	1.37
2	Letters	2.82
3	Texts (SMS)	3.09
4	Phone calls	3.64
5	Social media messages	4.89
6	App notifications	5.19

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